U.S. BANK®

Cardholders

C. A. R. E. User Manual

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Chapter

1

Getting Started in C.A.R.E.

B efore you can start working in C.A.R.E., you need to understand how to use this manual, the C.A.R.E. web address, minimum system requirements, C.A.R.E. navigation, and accessing C.A.R.E. with your user ID and password.

ICON KEY

➴ Tip

📖 Learn More

Using This Manual

This reference manual gives you an overview of the business concepts of C.A.R.E., while also providing you with the procedural steps for performing specific tasks in C.A.R.E. As you move through this document, you will notice icons that highlight additional information that will either teach you more about a business concept or give you a tip to help you complete your work more efficiently.

C.A.R.E. Web Address

https://care.usbank.com

System Requirements

- Internet Explorer 4.01 or higher, or Netscape Communicator 4.50 or higher with 128 bit data encryption
- Pentium 120 MHz or faster
- 32 MB memory
- Windows 95, 98, NT 4.0 or higher
- 33.6 modem or higher, or a LAN connection

C.A.R.E. Navigation

Links:
Access to the Web-Based Training and U.S. Bancorp Internet sites

High Level Tasks:
Key functions of C.A.R.E.

usbank

E-Services   U.S. Bancorp

High Level Task

High Level Task

Sub Tasks:
Sub Tasks group work for a specific High Level Task and Option together

Submit

Cancel

Action Controls:
Use Action Controls to process your tasks

Help

Log Out

Workspace
Where you enter your data and review your information
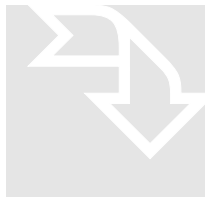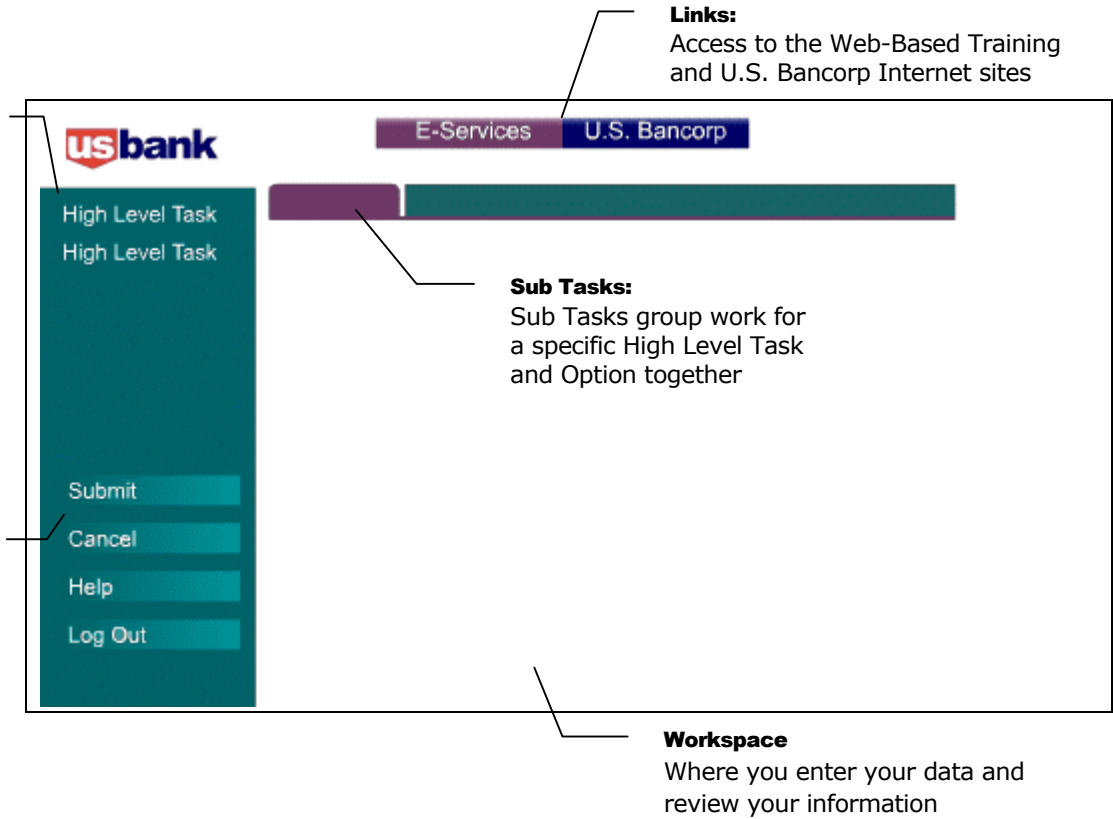
Tip !

The first time you log into the system, the system prompts you to change your password. Passwords must be 8–12 characters long with at least one alpha and one numeric character. A new password is good only for an initial login, and then the system prompts you to change it within the parameters described above.

If, after three attempts, you are not successful logging in to C.A.R.E. contact Customer Service: Commercial clients 1-877-887-9260, Purchase & Travel Card (CPP) 1-888-994-6722, or Purchase Card (GPP) 1-800-227-6736.

For security purposes, while you are in C.A.R.E., the **Back** button in your browser will not work. Using the **Back** button logs you out of C.A.R.E.; if this happens, you must go through the login process again.

On – Line Registration

On – Line Registration gives you greater access to C.A.R.E and a streamlined process for establishing cardholder access. With this tool, cardholders can create their own C.A.R.E. user IDs and passwords.

1. Access the C.A.R.E. web address (https://care.usbank.com).
2. At the C.A.R.E. log on screen, click **On – Line Registration** on the task bar.
3. Enter the Relationship Registration and User Profile Codes given to you by your Program Administrator.
4. Click **OK**.
5. To add the accounts associated with the user ID and password being established, type the **Account Number**, **Account Expiration Date** and **ZIP Code** in the appropriate fields.

> **Tip!**
> - Both corporate and purchasing card account information may be added.
> - ZIP code format: five digits (e.g., 55555).
> - Expiration date format: MM/YY (e.g., 01/03, 12/05)
> - You may edit information in the table. However, once the information is verified, you cannot edit the information.

- You may enter up to ten accounts at a time to one user. If you need to add more than ten accounts, click **Add more accounts** and more rows display.

- If any of the entered information is not valid, the system returns an error message. You have three attempts to correct the information. If all three attempts fail, the accounts with incorrect information are locked out from On - Line Registration. Contact Customer Service, your A/OPC, or Program Administrator to unlock accounts.

6. After you enter all accounts, click **OK**. The system validates account information.
7. Enter Contact Information.
8. Enter user ID, User Verification and Password.

> **Tip!**
> - ZIP code format: five digits (e.g. 55555).
> - Phone and Fax number format: no dashes, hyphens, parenthesis or spaces (e.g., 6121234567).
> - Fields that require data are identified with an asterisk (*).
> - User IDs must be 7–12 characters in length, with at least one alpha and one numeric character. User IDs must also be unique; try to think of a distinctive ID. For example, if your name is John Frederick Smith, try the user ID jofsmith3.

- The system uses User Verification to authenticate you if you forget your user ID or password and need to gain access to the system.

- Passwords must be 8–12 characters in length, with at least one alpha and one numeric character.

9. Click **Submit**. The system validates your entries.

10. Click **OK** in the *On – Line Registration was successful* dialog box. The C.A.R.E. login screen displays and the system prompts you to change your password. This password will be your password for the next 100 days.
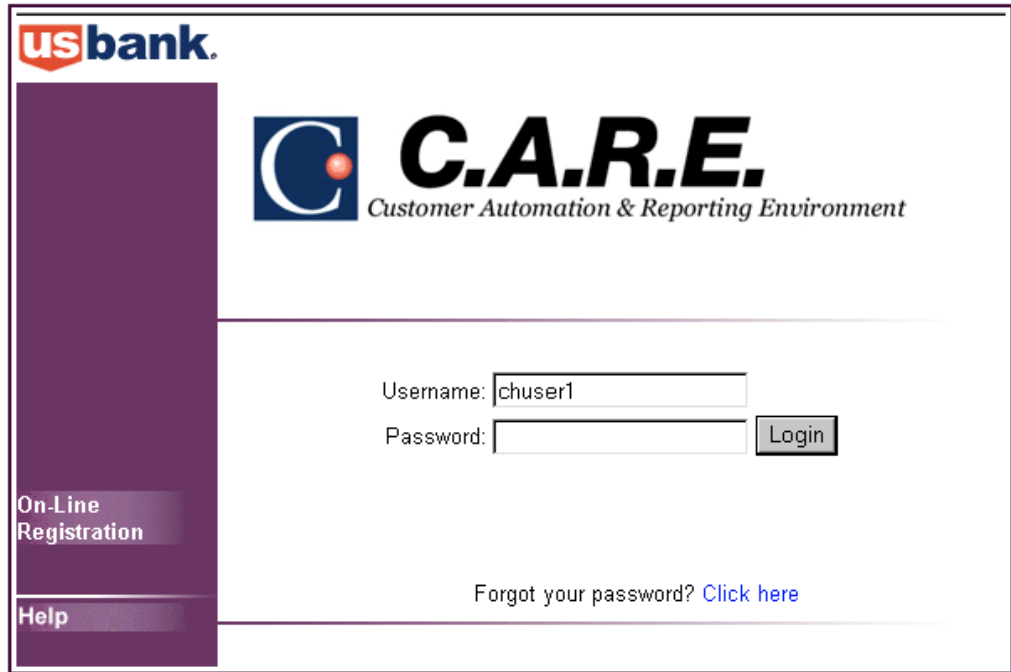
Tip!

If you enter invalid information three times, the system locks your account. To unlock your account, contact Customer Service, your A/OPC or your Program Administrator.

Forgotten Password

The forgotten password function lets you reset your password and log in if you forget your password.

1. Access the C.A.R.E. web address (https://care.usbank.com)
2. Type your user name in the *Username* field. Note: if you do not enter a user name, then the system displays an error message*: "The selected operation was not performed because Username is invalid."* If you receive this error message, then navigate to the C.A.R.E. web address again, and type a user name in the Username field.
3. Click the **Click here** link after the *Forgot your password?* text. The *Reset Cardholder Password* screen displays.

You must complete all fields with an asterisk.

4. Verify that your *Cardholder User ID* is correct.
5. Type your account number in the *Account number* field.
6. Select your user verification from the *User verification* drop-down list.
7. Type your response in the *Response* field.
8. Type your card expiration date in the *Card Expiration Date* field using a two-digit month and year format (i.e., MM/YY) (e.g., 01/03, 12/05).
9. Type your ZIP code in the *ZIP code* field using a five-digit format (e.g., 55555) or type your postal code in the *Foreign postal code* field.
10. Type your new password in the *New Password* field. Your password must be 8–12 alphanumeric characters long, with at least one alpha and one numeric character.
11. Type your new password again in the *Re-enter New Password* field.
12. Click the **Submit** link. You are logged on with your new password, which is valid for the next 100 days.

Chapter

2

Transaction Management

Overview

Transaction Management allows C.A.R.E. users access to review, approve, dispute, reallocate transactions and/or create or reconcile transaction log entries.

As a Cardholder, you can approve transactions, or, if you disagree with a charge, you can dispute the transaction online. You can also reallocate a transaction that has been automatically allocated to your Default Accounting Code, to either a Rule Set or an Alternate Accounting Code. Further, you can enhance transactions with supplementary data through transaction logging and reconciliation.

Selecting a Cardholder Account and Transaction

1. Click the **Transaction Management** High Level Task.
2. The Transaction Management applet loads.
3. If you are presented with Java Security screens, check the box marked "*Remember this Decision*" and click **Grant** until the Java applet loads. You may need to log out of the browser and your C.A.R.E. session. As updates occur, you may need to periodically update additional Java Security screens.
4. When the applet loads, you are presented with a list of your accounts.
5. Select a **specific account**.
6. Next, select the **cycle date** with which you wish to work. Once you select a cycle date, the Cardholder Account Summary Information for that cycle displays in the lower portion of your screen.

Cardholder accounts

Cycle dates

Account summary for the selected account and cycle date

Note: Once you select a Cardholder account and cycle date, the **Transactions** and **Transaction Log** tabs activate.

7. To view, dispute, and/or reallocate transactions associated with a cycle date, click the **Transactions** tab.

8. To view details about a particular transaction, select a transaction from the list. By default, the first transaction is selected and its *Transaction Detail* is shown in the lower portion of the screen.

View individual transactions

Transaction detail

9. If a transaction has not been rejected, the *Rejected* column is left blank. When a transaction is rejected, a "Y" displays in the *Rejected* column and a reject reason code displays in the *Reject Reason* column. Clicking on the reject reason code displays a pop-up window with a legend. When a transaction is rejected and later approved, an "N" displays in the *Rejected* column.

The first character of the reject reason code indicates the rejection method. Rejection methods include the following:

M – Manual Rejection

A – Automatic Rejection (not applicable)

Manual reject reasons (optional) include the following:

IA – Improper Allocation

UV- Unauthorized Vendor

NPV – Non-preferred Vendor

NSD – Needs supporting documents

O – Other

Clicking on a reject reason code displays a legend

Approving a Transaction

1. Click the **Transactions** tab.
2. Select the transaction you want to approve.
3. Once you confirm that the transaction is valid and you want to approve it, click the **Approve** button located on the **Transaction Detail** tab.
4. Once the transaction is updated, the status reads *Approved*.

Disputing a Transaction

1. Click the **Transactions** tab.
2. Select the transaction you want to dispute.
3. Once you confirm that the transaction is not valid and needs to be disputed, click the **Dispute** button located on the **Transaction Detail** tab.
4. A dispute form displays.
5. Select a reason for your dispute and fill out the rest of the form (fields marked with an asterisk are required).
6. Click **Submit**.
7. After you submit the dispute, the system presents you with a form that you can print for your records. Once you are finished viewing and/or printing the form, close the window to return to the Transaction Management screen.
8. Once the transaction is updated, the status reads *Disputed*.

Reallocating a Transaction to a Rule Set

Learn More

The transaction reallocation method you use (Alternate Accounting Code or Rule Set) depends on the way the account was originally set up.

1. Click the **Transactions** tab.
2. Select the transaction you want to reallocate.
3. When reallocating a transaction, you can reallocate by dollar amount or percentage. The system automatically calculates the amount of the transaction you still need to reallocate. You are **not** allowed to submit a transaction until the entire amount is reallocated.
4. Click **Reallocate**, located on the Transaction Detail tab.
5. The *Reallocate Transaction* window opens in a new browser window.
6. If you want to allocate a portion of the transaction to the Default Accounting Code, click **Default** under the *Accounting Code* heading.
7. Enter the amount or percent to be allocated to that Default Accounting Code.
8. Click **Update**.
9. To allocate the remainder of the transaction to the Rule Set, click **New Entry** to define the rule set.
10. If the rule set is known, enter it into the *Appropriation Data* field.

11. If the rule set is not known:

   11.1.　　Highlight the **Segment Name** located in the *Accounting Code* window.

   11.2.　　Click the **List All** button to display a list of available values.

   11.3.　　Highlight the correct value.

   11.4.　　Click **OK**.

   11.5.　　Repeat this process for each segment.

12. Once the Rule Set is complete (every segment has a value), enter the amount or percent to be paid to the Rule Set.

13. Click **Add**.

14. Once the transaction is completely reallocated, the Submit button becomes active.

15. Click **Submit**.

16. Once the transaction is successfully reallocated, the Status (on the Transactions tab) reads *Approved*.

Detail about the transaction you are reallocating

Displays the segments of the accounting code

Where you enter the reallocation amount or percentage

Reallocating a Transaction to an Alternate Accounting Code

1. Click the **Transactions** tab.

2. Select the transaction you want to reallocate.

3. When reallocating a transaction, you can reallocate by dollar amount or percentage. The system automatically calculates the amount of the transaction you still need to reallocate. You are **not** allowed to submit a transaction until the entire amount is reconciled.

4. Click **Reallocate** on the **Transaction Detail** tab.

5. The *Reallocate Transaction* window opens in a new browser window.

6. If you want to allocate a portion of the transaction to the Default Accounting Code, click **Default** under the *Accounting Code* heading.

7. Enter the amount or percent to be allocated to that particular accounting code.

8. Click **Update**.

9. Select an Alternate Accounting Code under the *Accounting Code* heading.

10. Enter the amount or percent to be allocated to that particular Alternate Accounting Code.

11. Repeat this process until the entire transaction is reallocated.

12. Click **Submit**.

13. Once the transaction is successfully reallocated, the Status (on the **Transactions** tab) reads *Approved*.

Reallocating a Transaction to an Alternate Accounting Code with Multiple Values

1. Click the **Transactions** tab.

2. Select the transaction you want to reallocate.

3. When reallocating a transaction, you can reallocate by dollar amount or percentage. The system automatically calculates the amount of the transaction you still need to reallocate. You are **not** allowed to submit a transaction until the entire amount is reconciled.

4. Click **Reallocate** on the **Transaction Detail** tab.

5. The *Reallocate Transaction* window opens in a new browser window.

6. If you want to allocate a portion of the transaction to the Default Accounting Code, click **Default** under the *Accounting Code* heading.

    6.1. Enter the amount or percent to be allocated to that particular accounting code.

    6.2. Click **Update**.

7. If you do *not* want to allocate a portion of the transaction to the Default Accounting Code, click **Default** under the *Accounting Code* heading.

    7.1. Click **Delete**.

8. Select an Alternate Accounting Code under the *Accounting Code* heading.

9. Segment name, Values and Required fields populate with information.

10. If no values display for the Alternate Accounting Code, then you have more than one value from which to choose.

11. Select the value you want from the drop-down list.

12. Enter the amount or percent to be allocated to that particular accounting code.

13. Repeat this process until the entire transaction is reallocated.

14. Click **Submit**.

15. Once the transaction is successfully reallocated, the Status (on the **Transactions** tab) reads *Approved*.

Transaction Logging: Appending Transaction Detail

Learn More
Append transaction detail if the transaction data passed from the merchant is insufficient.

1. Click the **Transactions** tab.
2. Select the transaction to which you want to append detail.
3. To add user-entered detail (e.g., Sales Tax, Freight Amount) to a transaction, click the **Log Detail** tab.
4. Enter the additional data in the fields provided. Fields marked with an asterisk (*) are required.
5. Once you have finished entering the additional information, click **Save Log** to save the entry.
6. To enter additional information (e.g., Unit Price, Part Number) about the transaction, click the **Log Line Item Detail** tab.
7. You must enter information in at least one field to create log line item detail.
8. Once you have finished entering the additional information, click **Enter**.
9. Click the **Log Detail** tab.
10. Click **Save Log**.

Transaction Logging: Creating and Maintaining a Separate Log Entry

Learn More
You can record detail about a transaction that has not yet posted (e.g., a purchase made on the Internet) using the **Transaction Log** tab in Transaction Management.

1. Click the **Transaction Log** tab.
2. To add user-entered detail (e.g., Sales Tax, Freight Amount) to a transaction, click the **Log Detail** tab.
3. Enter the additional data in the fields provided. Fields marked with an asterisk (*) are required.
4. To enter additional information (e.g., Unit Price, Part Number) about the transaction, click the **Log Line Item Detail** tab.
5. You must enter information in at least one field to create log line item detail.
6. Once you have finished entering the additional information, click **Enter**.
7. To finish logging the transaction, click the **Log Detail** tab.
8. Click **Add** to save the entry.

Note: To view and/or edit your log entries at a later time, click the **Transaction Log** tab and select the log entry you want to maintain.

Transaction Logging: Reconciling a Posted Transaction

1. Click the **Transactions** tab.
2. Select the transaction you want to reallocate.
3. Click the **Log Detail** tab.
4. Click the **Reconcile** button.
5. The *Reconcile Transaction with Log* window opens in a separate browser window.
6. The system attempts to match the selected transaction with the closest transaction log entry in the list of available entries. For automatic reconciliation to occur, there must be an exact match of certain data (e.g., account number, purchase ID number). If no match occurs with the data, you have to manually reconcile the transaction.
7. If the system does not select the correct log entry, remove the incorrect entry and manually select the correct log entry from the list of available log entries by using the **Add** and **Remove** buttons.
8. Once you select the desired log entry for the transaction you want to reconcile, click the **Reconcile** button.
9. Once the transaction successfully reconciles, the log entry information is copied to the Log Detail and Log Line Item Detail tabs. The transaction information passed by the merchant remains intact on the Transaction Detail and Additional Transaction Detail tabs. Note: no part of the logging process ever overwrites any transaction information passed from the merchant.
10. Once the transaction is successfully reconciled, the Status (on the **Transactions** tab) reads *Approved*.

Approving a Cardholder Cycle Activity

1. Click the **Cardholder Accounts** tab.
2. Once you have selected a cycle date, the Account Summary Information displays.
3. You can only approve the cycle summary information if the following criteria are met:
   - The cycle date is currently unapproved.
   - There is no pending transaction on the statement.
4. To approve the account summary information, click the **Approve** button located in the lower portion of your window.
5. Once the account summary information is updated, the status reads *Approved*.

Chapter

3

Reporting

Overview

The Reporting High Level Task in C.A.R.E. has a standard report with a pre-defined layout. Once you select the standard report, the system gives you the option of selecting the date range you would like for your report. After your report is compiled, you have the option of viewing it online, printing it or saving it to your computer.

Running a Report

1. Click the **Reports** High Level Task.
2. A new browser window opens, which allows you to select a date range for your report.
3. Select either the predefined date (current month) or choose your own date range. Be sure to use the following date format: YYYYMMDD (e.g., 20031112)
4. Click the **Submit** button.
5. The report displays in a new browser window.

6. To save the report to your computer, click **File > Save**. Choose a location for the report.

7. To print the report, click the **Print** icon in your browser.

8. When finished with the Reports window, click the **X** in the upper right corner of the window.

Chapter

4

Communication

Overview

C.A.R.E. provides a secure communication mechanism for receiving and replying to messages and attachments between you and key U.S. Bank contacts. The system stores all messages in C.A.R.E. for up to 90 days before they are purged from the system.

Setting up File Transfer Capability
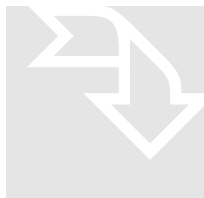
Tip !
If you have never saved an attachment using C.A.R.E Communications, follow the steps below (depending on your browser version) to enable your browser to save file attachments. If you do not setup your browser with the following steps, you will be logged off C.A.R.E when you attempt to save a file attachment.

Both Internet Explorer and Netscape

1. From the **Start** button, click **Programs > Windows Explorer**.
2. From the **View** menu, select **Options**.
3. Click the **File Types** tab.
4. Choose file types depending on the types of files you expect to receive through C.A.R.E. Some common file types you may receive include; doc, xls, zip, exe (batch version only), html (or htm), ppt, rtf, txt.
5. Click **Edit**.
6. Check the box marked *Confirm open after download*. Ensure the box marked *Enable quick view* is not checked.

   Repeat steps 4 through 6 for all the file types you expect to receive through C.A.R.E.

File Extension "txt" for Netscape

1. In the Netscape browser, click **Edit** > **Preferences**.
2. Click **Applications**. A list of available applications will be displayed.
3. Choose *Plain Text* from the applications list.
4. Click **Edit**.
5. Choose the *Save to Disk* option and close the window.

File Extension "txt" for Internet Explorer

1. Internet Explorer does not currently generate a download prompt for txt files; it automatically opens txt files in the browser.

   To return to your C.A.R.E. session, click the **Back** button and click **Refresh**.

Accessing Messages

1. Click the **Communications** High Level Task.

Viewing a Message

1. Click on the sender's name to select the message you wish to view.
2. Once you have viewed the message you can keep, reply to or remove the message.

Viewing an Attachment

1. Click on the sender's name to select the message.
2. Within the message, click the file attachment hyperlink.
3. The attachment will open in a separate window; you may either save or print the attachment.
4. When you are finished, close the attachment browser window.

Replying to a Message

1. Within the message, click the **Reply** button.
2. To attach a file to your reply, click the **Browse** button beside the *File to Attach* field.
3. Select the file you wish to attach.
4. Click **OK**. The file name populates the *File to Attach* window.
5. Click **Attachments**.
6. Type your reply in the designated space above the line named *Reply Separator*.
7. Click **Submit** to send your response.

Deleting a Message

1. Once you have read a message and you do not wish to keep it, click the check box beside the sender's name and then click **Remove**.
2. To remove all the messages from your system, click **Select All** and then click **Remove**.

Chapter

5

Administration

Overview

You can use the Administration High Level Task to reset your password.

Resetting a Password
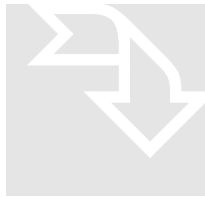
Tip !
- When resetting your password, make sure that at least one character is different from your previous password.
- Your password must be 8–12 characters long with at least one alpha and one numeric character.
- Passwords are not case sensitive. However, all information that is returned by C.A.R.E. is displayed in uppercase.

1. Click the **Administration** High Level Task.
2. Verify that your Name and User ID are correct.
3. Click in the *Current Password* field.
4. Enter your current password, and press the **<Tab>** key on your keyboard.
5. Enter your new password, and press the **<Tab>** key.
6. To confirm the change, re-enter your new password.
7. To process the request, click **Submit**.

Chapter

6

E-Links

Overview

At the top of every page in C.A.R.E. are two e-links:
- E-Services
- U.S. Bancorp

The **E-Services** link takes you to the following C.A.R.E. information:
- Contact information (phone numbers for the help desk and customer service)
- Additional C.A.R.E. documentation
- C.A.R.E.'s web-based training

The **U.S. Bancorp** link takes you to the U.S. Bancorp home page where you can learn more about personal and business solutions for your financial and investment needs, as well as:
- ATM locations
- Press releases
- Annual reports
- C.A.R.E.'s web-based training

Chapter

7

Help

Overview

C.A.R.E. Help allows you to quickly access multiple levels of information based upon the context of your workflow. When Help is selected, a new browser window opens making it possible to view the contents of Help, while also keeping your C.A.R.E. session open.

Help is divided into four sections, which are structured around questions commonly asked when performing an unfamiliar task:
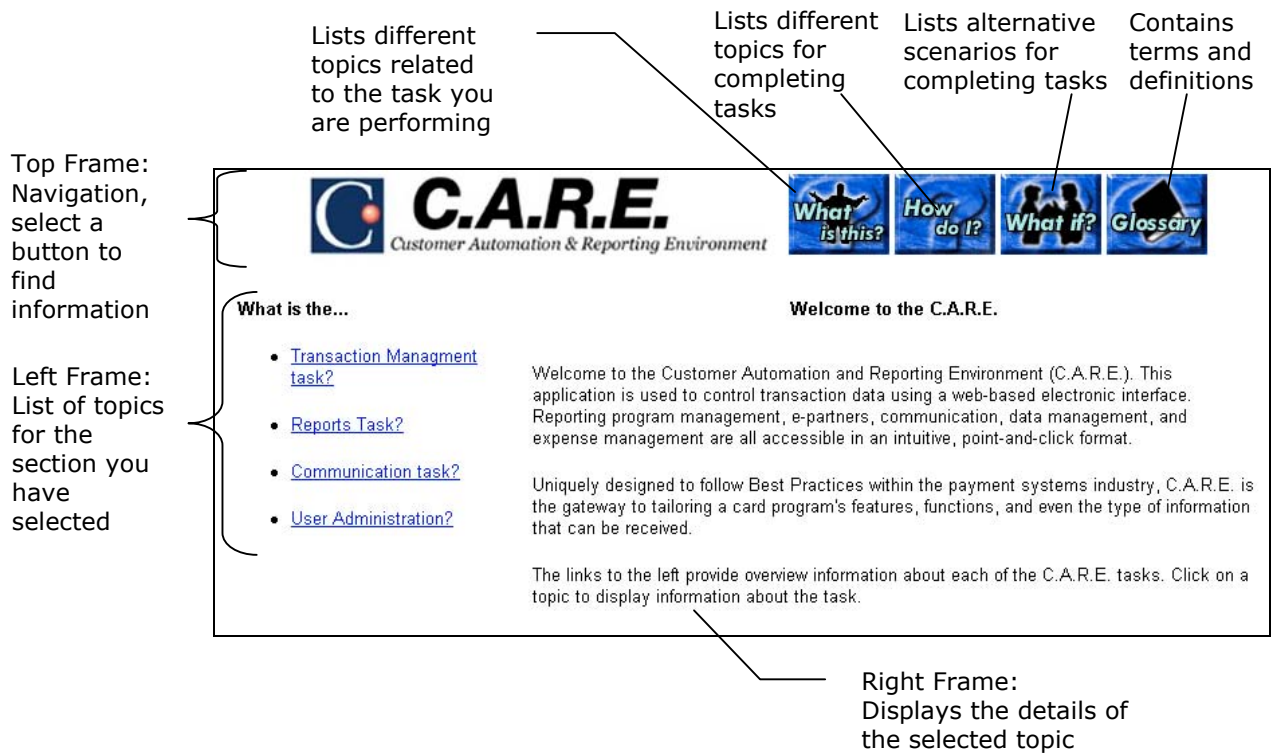- What is this? – Lists different topics related to the task you are performing
- How do I? – Lists different topics, which help you complete a particular task
- What if? – Lists alternate scenarios for completing tasks
- Glossary – Contains terms and definitions

Depending upon the type of information you require, you can access any or all of the Help sections.

Accessing Help

1. Click **Help** from the Action Control menu.
2. A new browser window opens, so you may view the contents of Help while your C.A.R.E. session remains open. The information displayed is based on the work you are doing.
3. Based on the type of information you need, pick one of the four questions in the top frame.
4. To minimize Help, click the (**_**) at the top right-hand corner of the screen.
5. To close Help, click (**X**)

Lists different topics related to the task you are performing

Lists different topics for completing tasks

Lists alternative scenarios for completing tasks

Contains terms and definitions

Top Frame: Navigation, select a button to find information

Left Frame: List of topics for the section you have selected

Right Frame: Displays the details of the selected topic